

**Information to identify the case:**

Debtor 1	<u>Nancy M Nalbhone</u>	Social Security number or ITIN	xxx-xx-8414
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-20286-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy M Nalbhone

1/24/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nancy M Nalbone  
Debtor

Case No. 18-20286-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 24, 2023

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2023:

Recip ID	Recipient Name and Address
db	+ Nancy M Nalbone, 33 Miry Brook Road, Hamilton, NJ 08690-1640
517544187	+ Capital Health Systems, 750 Brunswick Avenue, Attn: Patient Accounts, Trenton, NJ 08638-4143
517544190	+ Comenity Capital (Modells Sporting), PO Box 182120, Columbus, OH 43218-2120
517544194	+ Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Midland Mortgage, Philadelphia, PA 19106-1541
518563588	+ Mark Kriegel, Esq., PO Box 6448, Re: American Trading; DC 3730-18, Lawrence Township, NJ 08648-0448
518563589	+ Mark Kriegel, Esq., 1479 Pennington Road, Re: American Trading; DC 3730-18, Ewing, NJ 08618-2661
517544197	+ North Shore Agency, Re: Publishers Clearing House, 9525 Sweet Valley Drive, Building A, Valley View, OH 44125-4237
517544201	+ Vistana Fountains Condo Association, PO Box 105119, Atlanta, GA 30348-5119
517544202	+ Vistana Mngmt, 9002 San Marco Court, Orlando, FL 32819-8600

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2023 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 24 2023 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517544191	+ Email/Text: bankruptcy@consumerportfolio.com	Jan 24 2023 20:34:00	CPS, PO Box 57071, Irvine, CA 92619-7071
517544188	+ EDI: CAPITALONE.COM	Jan 25 2023 01:24:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517544189	+ Email/Text: bankruptcy@cavps.com	Jan 24 2023 20:35:00	Cavalry Portfolio Services, Re: GEMB, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517547110	+ Email/Text: bankruptcy@cavps.com	Jan 24 2023 20:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517544192	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 24 2023 20:36:31	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517544193	^ MEBN	Jan 24 2023 20:29:26	DSRM National Bank/Valero, PO Box 300, Amarillo, TX 79105-0300
517656903	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2023 20:36:34	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517664784	+ EDI: AISMIDFIRST	Jan 25 2023 01:24:00	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
517544195	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	Midland Credit Mngmt, Re: Comenity, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517648667	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	Midland Funding LLC, PO Box 2011, Warren MI

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			48090-2011
517544196	+ EDI: AISMIDFIRST	Jan 25 2023 01:24:00	Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959
517544198	EDI: PRA.COM	Jan 25 2023 01:24:00	Portfolio Recovery Associates, Re: Capital One; Comenity, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502
517669321	EDI: PRA.COM	Jan 25 2023 01:24:00	Portfolio Recovery Associates, LLC, c/o Kingsize, POB 41067, Norfolk VA 23541
517544199	+ Email/Text: bankruptcy@pseg.com	Jan 24 2023 20:34:00	PSE&G, Credit & Collection Center, PO Box 490, Re: 72 887 237 04, Cranford, NJ 07016-0490
517804371	+ Email/Text: bankruptcy@pseg.com	Jan 24 2023 20:34:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517544200	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	SYNCB, PO Box 960090, Orlando, FL 32896-0090
517545523	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517655883	+ EDI: AIS.COM	Jan 25 2023 01:29:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Zimnis	on behalf of Debtor Nancy M Nalbone njbankruptcy@aol.com.

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Keri P. Ebeck

on behalf of Creditor Consumer Portfolio Services Inc. KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6